

100

Figure 1

PATENT APPLICATION, BRIAN YOLLES — EXHIBIT A

BACKEND LOSS COMPENSATION

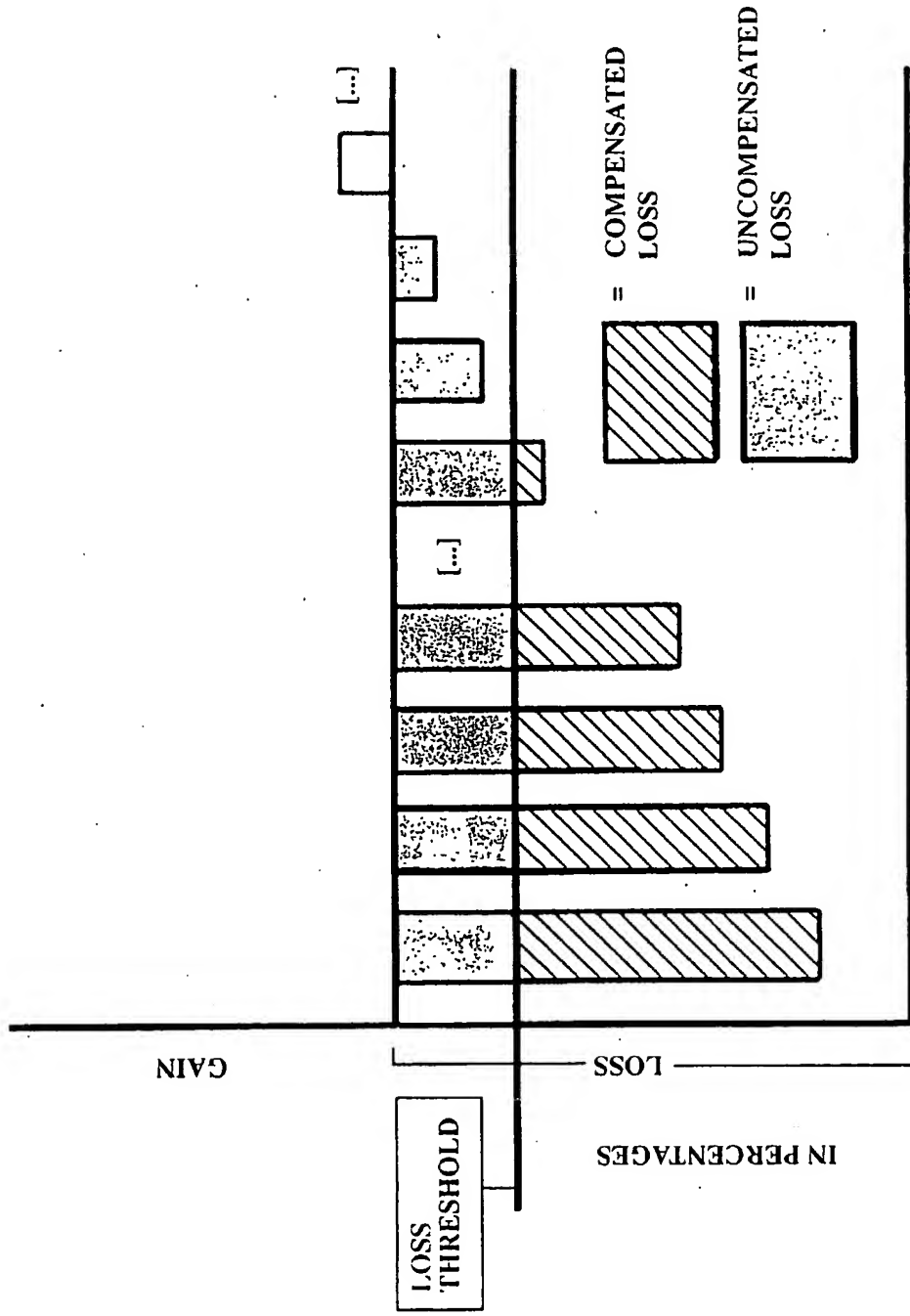
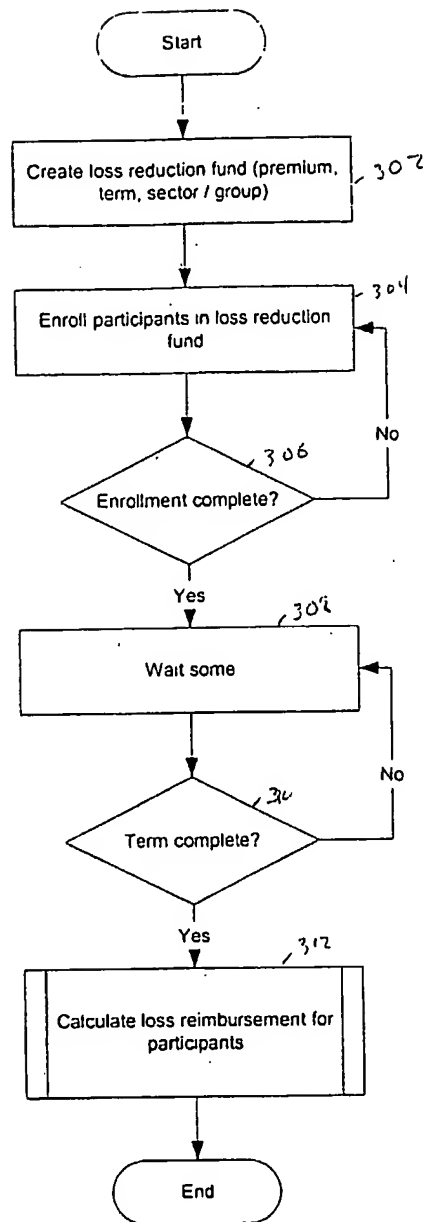


Figure 2

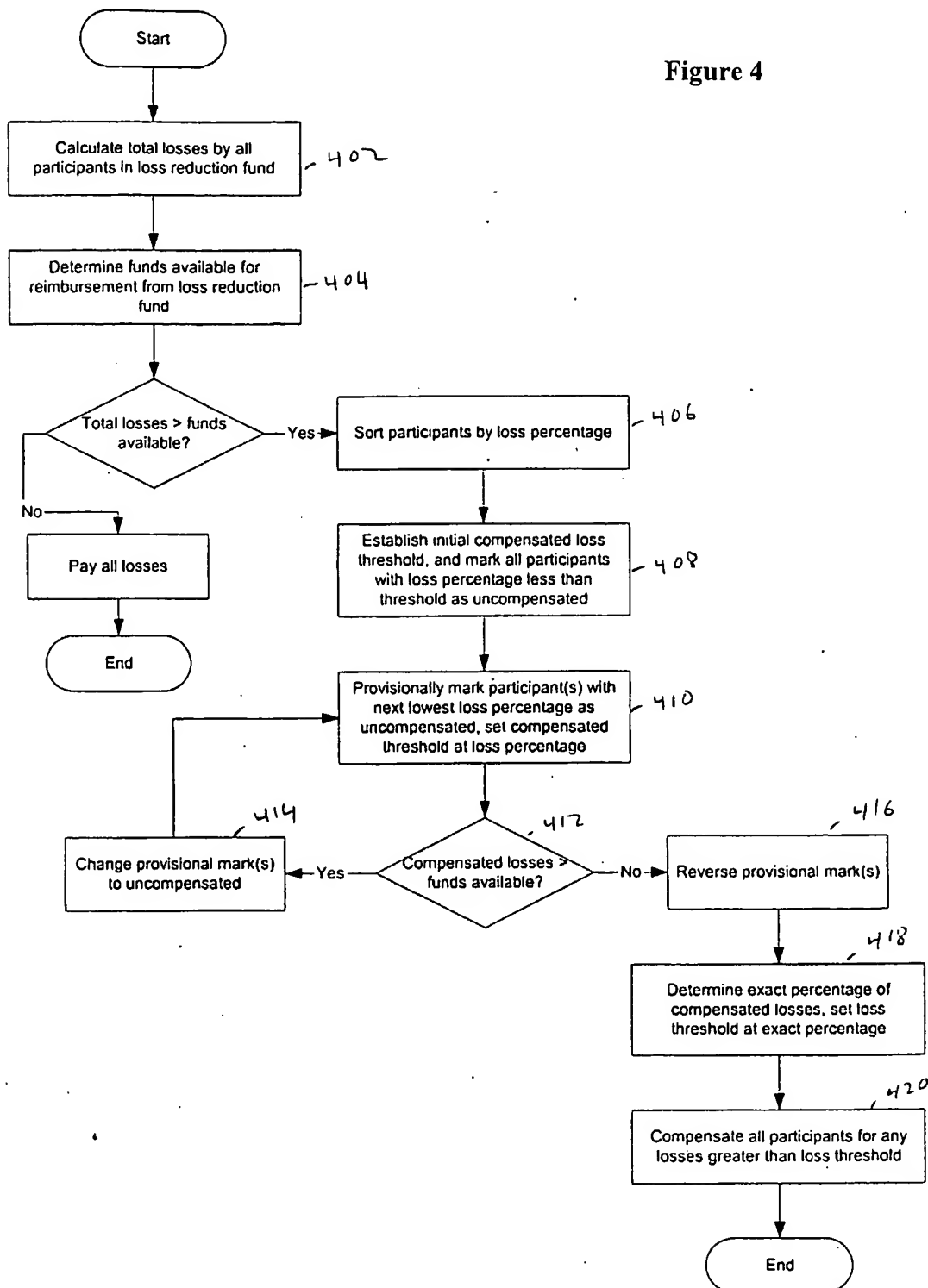
RECEIVED - SEP 1994

Figure 3



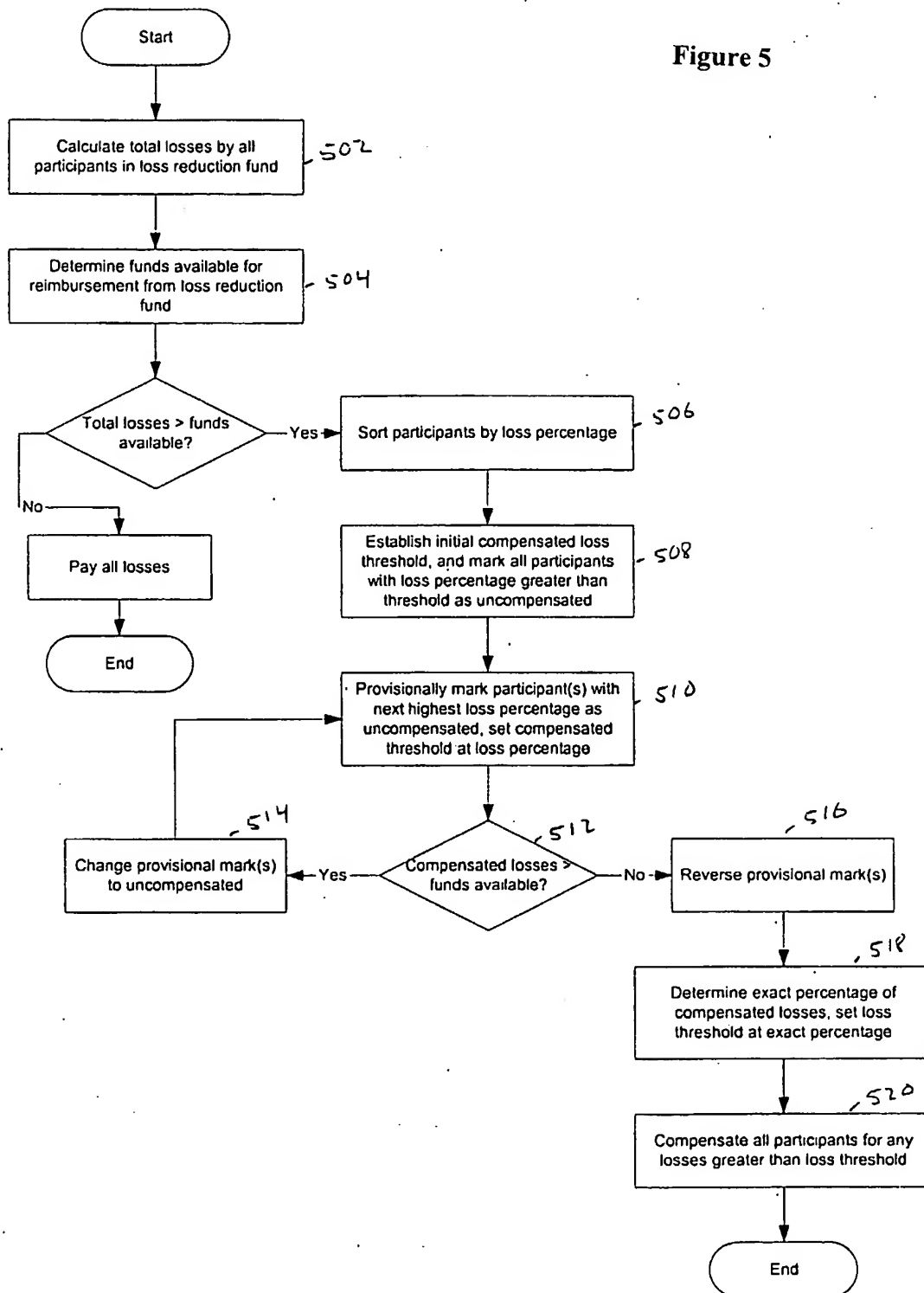
## Calculate Loss Reimbursement for Participants

Figure 4



## Calculate Loss Reimbursement for Participants

Figure 5



## FRONTEND LOSS COMPENSATION



**Figure 6**

PATENT APPLICATION, BRIAN YOLLES — EXHIBIT C

BACKEND LOSS COMPENSATION WITH CAP ON INSURABLE LOSS

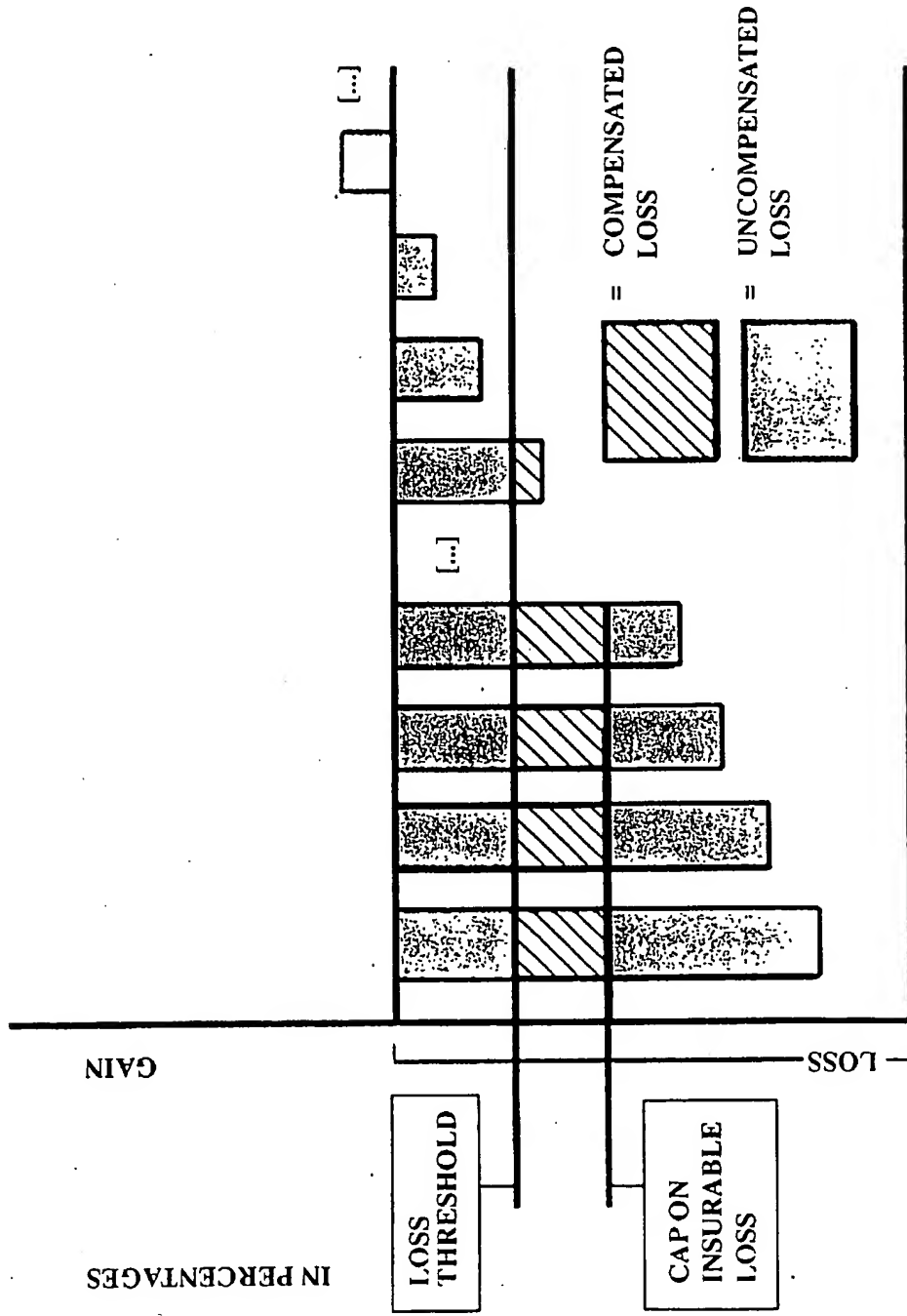


Figure 7

PATENT APPLICATION, BRIAN YOLLES — EXHIBIT D

BACKEND, FRONTEND, AND RISK CAPITAL COMPENSATION

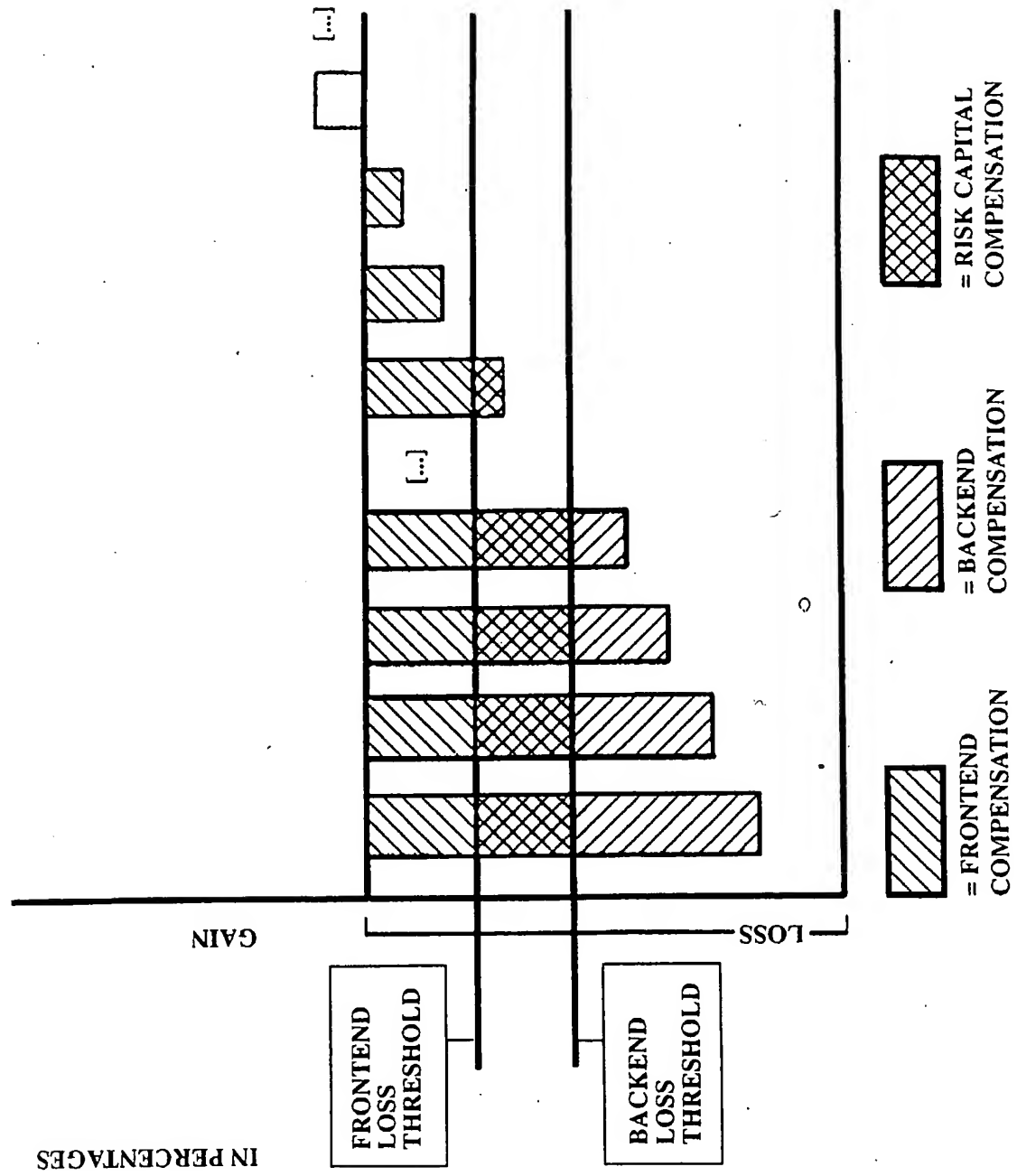


Figure 8



# PATENT APPLICATION, BRIAN YOLLES — EXHIBIT E

BACKEND, FRONTEND, AND RISK CAPITAL COMPENSATION WITH PROFIT REDISTRIBUTION

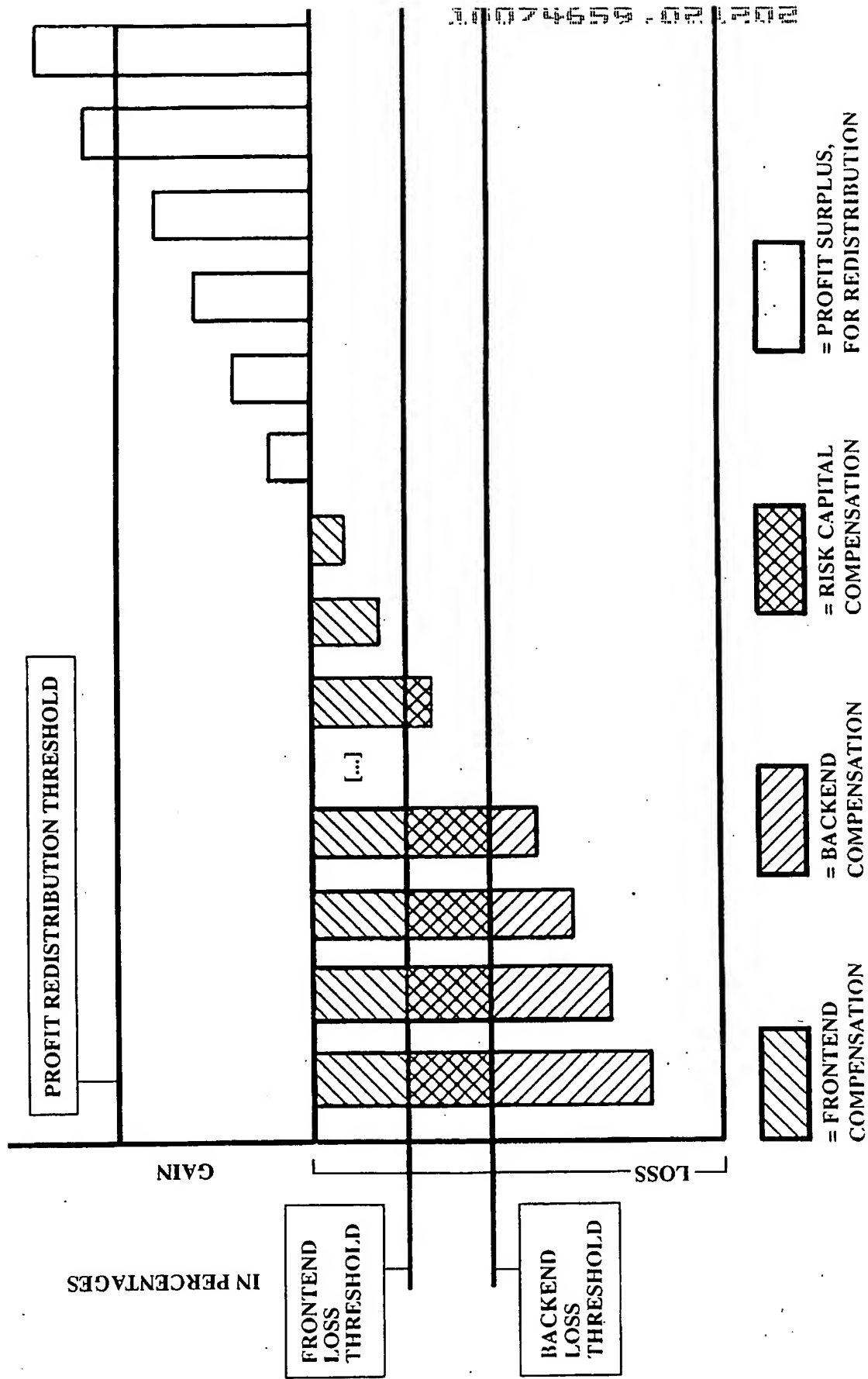


Figure 9